

TONOPAH DAILY BONANZA

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SANE AND SAFE BANKING.

It is a wise banker who foresees a financial storm and trim his sails to meet any emergency that may arise, and it is gratifying to note that the test, when applied to one of the oldest and most solvent institutions in the state, did not fail. It is not always a matter of foresight that carries a bank through an ordeal like that which was experienced yesterday by the Tonopah Banking Corporation, for behind the element of conservative management there always is the factor of panic-stricken depositors to be reckoned with. In the local case the bank went safely through an experience that is not relished by even the largest and most resourceful depositories, and the directors and stockholders will receive the praise of everybody in the community that their methods were vindicated when called to bear the brunt of an assault that seldom has been equalled in the annals of Nevada banks. The Tonopah Banking Corporation emerged from the test with luster added to its management and in the future the story of August 9 will be cited as another proof of the necessity for every bank being prepared for the worst. In an isolated town like Tonopah, remote from quick communication with financial centers where relief could be had, banking involves hazards that seldom fall to the lot of city banks. In the latter case there is a ready facility for converting securities into cash and supplies of currency are always at command for filling over unlooked-for runs. The best banks are those which keep their money in circulation, for in that process rests the value of the investment for the stockholders. If the money is not kept invested in safe risks, the banks cannot withstand storms of popular unrest like that which broke over Tonopah yesterday. In the city all loans can be converted quickly into currency, but in mining camps and other places remote from centers of investment the danger of being caught short-handed is multiplied. The fact that the management of the Tonopah Banking Corporation was in a position to meet all demands without falling back on outside assistance is the most convincing proof of its stability and conservative control.

In this connection it may be stated that the Wingfield chain of banks, regardless of their association with the federal reserve, is one of the most powerful aggregations of capital that any state was ever favored with. Their assets are widely distributed and the collateral represents a range of investment so generally diffused that no sporadic trouble can possibly affect the general resources, which are backed by the individual fortunes of men whose money has been made in Nevada and men who have a clear understanding of the necessity for being fortified at all times. On the other hand, the depositor must take into consideration the status of the borrower, the man or firm using banked funds to advance legitimate enterprise. Had these borrowers been called upon to repay their loans without any warning, few could have met the demand and bankruptcy would confront them. The duty of the banker, aside from safeguarding his depositors, is likewise not to oppress his patrons by yielding to the whimsical impulse of the moment and calling in every dollar that can be reached. That the Tonopah Banking Corporation is as unprejudiced to assault as it has been at any time in its glorious history is attested by the alacrity with which all checks were cashed on presentation. There was a time in the history of Nevada when state banks were conducted with a recklessness that could have no other termination than failure, but that era passed with the tragic annals of 1908, when wildcat banking received its epitaph and the business was established along safe and sane lines that invite the closest scrutiny. On cool reflection the depositors of the Tonopah Banking Corporation will deplore the fact that they allowed themselves to be swayed by the evil tongue of gossip, and it is fervently hoped that none of these misguided people will suffer any losses through removing their funds from custodians who have shown themselves worthy of the trust. Confidence is the chief asset of a bank, regardless of whether its accounts are numbered in tens of thousands or are limited to the few hundred patrons of their immediate vicinity. Tonopah should rejoice at having passed through this exorcising experience without forfeiting the good will of those who have to rely upon the integrity of their home bankers for the safeguarding of their funds.

VIOLENCE NEVER WINS.

Denver is emerging from the industrial strife of the past week with diminished laurels. The labor unions have suffered a defeat from which it will take years to recover. Badly advised men subject to the will of unreasonable and self-opinionated leaders are now hunting for jobs and the cause of organized labor will receive a setback that will prove damaging in the future when any attempt is made to recover lost ground. This is not the only case of the kind in the United States. Within the past six months the country has witnessed the rapidly lowering standards of labor, all on account of the methods employed to carry the demands of strikers. Galveston is a case in point. That city is under martial law and likely to remain in control of military forces until such time as the business men agree that labor is free to choose its own employment and accept or reject terms of employers without resorting to mob force to coerce business into accepting conditions which are incompatible with their success. New York has had a similar experience and it is only recently that San Francisco ironworkers found they were using the wrong tactics of intimidation in trying to carry their point. Murder and bloodshed are not relished by any sensible American as a means to the end of gaining wage advances and the penalty must come sooner or later in the complete discomfiture of the lawless elements which are bringing organized labor into contempt.

CHURCH AND STATE.

Stories have come to the Sacramento Bee to the effect that documents are being circulated through certain evangelical churches favoring the selection of ex-Lieutenant Governor A. J. Wallace as

the Republican nominee for United States Senator.

The stories go on to state that these circulars are being paid for by the Anti-Saloon League.

Whether or not that be true, one fact remains: That this same ex-Lieutenant Governor A. J. Wallace himself has made the statement that the "Protestant Churches" are back of his candidacy for the United States Senatorship; that at "the proper time" from various pulpits the ministers of certain evangelical denominations will appeal to their parishioners to vote for him; and that work along that line has already commenced.

This same ex-Lieutenant Governor A. J. Wallace was naturalized as an American citizen in 1888. Those who know him best claim that he is far more British today than he is American. Certainly he has shown great tendencies that way in his League of Nations pronouncements.

The campaign manager of A. J. Wallace is one Edgerton Shore, a native of Canada, who was not naturalized as an American citizen until the year 1919.

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